United States Bankruptcy Court  Middle District of Tennessee						Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, PRIDE, JASON KEITH	Middle):				ebtor (Spouse		Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years		(includ	de married,	used by the J maiden, and	trade names)	:	s years
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) <b>xx-xx-1678</b>		ete EIN	(if more	than one, state c-xx-4182	all) <b>2</b>			D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, at 4002 WOODBURY PIKE Murfreesboro, TN		ZIP Code	400		Joint Debtor BURY PIK ro, TN		eet, City, a	ZIP Code
County of Residence or of the Principal Place of		7130	Count	v of Reside	ence or of the	Principal Pla	ce of Busin	37130
Rutherford	Dusiness.			therford	since or or the	Timespar Tie	ee or Bush	ness.
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	or (if differer	nt from stre	et address):
	_	ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								1
Type of Debtor	Nature of				-	-	•	Under Which
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)	(Check of the Care Business)			■ Chapte		Petition is Fil	led (Check	one box)
See Exhibit D on page 2 of this form.	☐ Single Asset Real	Estate as de	efined	☐ Chapt	er 9			etition for Recognition
☐ Corporation (includes LLC and LLP) ☐ Partnership	in 11 U.S.C. § 10 ☐ Railroad	1 (31 <b>b</b> )		☐ Chapt			Ū	Main Proceeding etition for Recognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Stockbroker ☐ Commodity Brok ☐ Clearing Bank	er		☐ Chapt				Nonmain Proceeding
Chapter 15 Debtors	Other Tax-Exem	nt Entity					of Debts one box)	
Country of debtor's center of main interests:	(Check box, i	f applicable)		Debts a	are primarily co	onsumer debts,		Debts are primarily business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-exer under Title 26 of th Code (the Internal F	e United State	es	"incurr	ed by an indivi onal, family, or	idual primarily		business debts.
Filing Fee (Check one box)	)	Check one			•	ter 11 Debto		
Full Filing Fee attached					debtor as defin ness debtor as o			
☐ Filing Fee to be paid in installments (applicable to in attach signed application for the court's consideration debtor is unable to pay fee except in installments. Form 3A.	on certifying that the							owed to insiders or affiliates) and every three years thereafter).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration		A p	all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			e classes of creditors,		
Statistical/Administrative Information			ecordanec	with 11 C.S	7.0. § 1120(0).	THIS	SPACE IS I	FOR COURT USE ONLY
Debtor estimates that funds will be available				لمنمسم				
Debtor estimates that, after any exempt proper there will be no funds available for distribution			expense	es paid,				
Estimated Number of Creditors			1					
1- 50- 100- 200- 1	5,001-	10,001- 2	5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets	·	<b>-</b>	<b>.</b>			1		
\$0 to \$50,001 to \$100,000 to \$500,001 to \$500,001 to \$500,000 to \$1 to million	\$1,000,001 \$10,000,001 \$ o \$10 to \$50	o \$100 to	100,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to	\$1,000,001 \$10,000,001 \$ o \$10 to \$50	\$50,000,001 \$3 to \$100 to	\$500	\$500,000,001 to \$1 billion	\$1 billion			_
Case 3:13-bk-03691	nillion File	<del>d 04/26</del>	<del>/13</del>	Entere	<del>:d 04/26</del>		<del>7:30 -</del>	Dese Main

B1 (Official Form 1)(04/13) Page 2

Voluntar	y Petition	Name of Debtor(s): PRIDE, JASON KEITH	<b></b>		
(This page mu	st be completed and filed in every case)	PRIDE, JASMINE JANELL			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach ac	lditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)		
Name of Debt	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		thibit B whose debts are primarily consumer debts.)		
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Control 12].	I in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice		
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Brandon Brewer	April 26, 2013		
		Signature of Attorney for Debtor(s  Brandon Brewer 031041	) (Date)		
	Exh	ibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.					
	Exh	ibit D			
Exhibit  If this is a join	leted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made and petition:  D also completed and signed by the joint debtor is attached and signed by the joint debtor is attac	a part of this petition.	a separate Exhibit D.)		
Exmot					
	Information Regardin (Check any ap	_			
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asse			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.		
	Certification by a Debtor Who Reside (Check all app		rty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)				
	(A.J£1				
	(Address of landlord)  Debtor claims that under applicable nonbankruptcy law, th				
	the entire monetary default that gave rise to the judgment f Debtor has included with this petition the deposit with the		•		
	after the filing of the petition.  Debtor certifies that he/she has served the Landlord with the second of the petition.  Doc 1. Filed 04/26/		:27:20 Doce Main		

B1 (Official Form 1)(04/13)

Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Name of Debtor(s):

PRIDE, JASON KEITH PRIDE, JASMINE JANELL

#### Signatures

# Signature(s) of Debtor(s) (Individual/Joint) der penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(Check only one box.)
 ☐ I request relief in accordance with chapter 15 of title 11. United States Code.
 Certified copies of the documents required by 11 U.S.C. §1515 are attached.

is true and correct, that I am the foreign representative of a debtor in a foreign

proceeding, and that I am authorized to file this petition.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **▼** /s/ JASON KEITH PRIDE

Signature of Debtor JASON KEITH PRIDE

# X /s/ JASMINE JANELL PRIDE

Signature of Joint Debtor JASMINE JANELL PRIDE

Telephone Number (If not represented by attorney)

April 26, 2013

Date

#### Signature of Attorney\*

### X /s/ Brandon Brewer

Signature of Attorney for Debtor(s)

#### Brandon Brewer 031041

Printed Name of Attorney for Debtor(s)

#### Clark & Washington, L.L.C.

Firm Name

237 French Landing Drive Nashville, TN 37228

Address

# Email: cwnashville@cw13.com

615-251-9782 Fax: 615-251-8919

Telephone Number

#### April 26, 2013

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Authorized Individual

\_\_\_\_\_

Title of Authorized Individual

Printed Name of Authorized Individual

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	Address			
X				

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Middle District of Tennessee

In re	JASON KEITH PRIDE JASMINE JANELL PRIDE		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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Best Case Bankruptcy

☐ 4. I am not required to receive a credit cou	unseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of re	alizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	§ 109(h)(4) as physically impaired to the extent of being
	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military of	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ JASON KEITH PRIDE
	JASON KEITH PRIDE
Date: April 26, 2013	

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Middle District of Tennessee

In re	JASON KEITH PRIDE JASMINE JANELL PRIDE		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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Best Case Bankruptcy

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ JASMINE JANELL PRIDE
JASMINE JANELL PRIDE
Date: April 26, 2013

# **United States Bankruptcy Court Middle District of Tennessee**

In re	JASON KEITH PRIDE,		Case No.	
	JASMINE JANELL PRIDE			
•		Debtors	Chapter	7
			•	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	82,600.00		
B - Personal Property	Yes	4	22,787.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		112,837.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		22,417.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,033.79
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,989.00
Total Number of Sheets of ALL Schedu	ıles	15			
	T	otal Assets	105,387.00		
			Total Liabilities	135,254.00	

# **United States Bankruptcy Court Middle District of Tennessee**

In re	JASON KEITH PRIDE,		Case No.		
	JASMINE JANELL PRIDE				
_		Debtors	Chapter	7	
			1		

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,033.79
Average meetine (from benedule 1, Line 10)	2,055.79
Average Expenses (from Schedule J, Line 18)	1,989.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,712.56

#### State the following:

State the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		13,327.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		22,417.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		35,744.00

	-	
- 1	n	ro

JASON KEITH PRIDE, **JASMINE JANELL PRIDE** 

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Joint, or Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Secured Claim Deducting any Secured Claim or Exemption Community

RESIDENCE(OCWEN) **4002 E MAIN STREET MURFREESBORO, TN 37127** DOP:9/30/10 **\$617.54-CURRENT DEBTORS MOTHER IS ON DEED REAFFIRM** 

**TENANTS IN COMMON** 

82,600.00

J

94,282.00

Sub-Total > 82,600.00 (Total of this page)

82,600.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

•	
ln	ra
111	10

JASON KEITH PRIDE, JASMINE JANELL PRIDE

Case No.
Case No.

**Debtors** 

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	СН	ECKING - REGIONS	J	20.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	SA	VINGS - REGIONS	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	DIS AP LO' OT' NIG DR BA CH RU' FLA' LA'	OVE, MICROWAVE, REFRIGERATOR, SHWASHER, WASHER/DRYER, VACUUM, SMALL PLIANCES, SEWING MACHINE, COUCH, VESEAT, RECLINER, COFFEE TABLE, ROCKER, TOMAN, END TABLE, TV CART/STAND, BED, 2 SHT STANDS, CEDAR/HOPE CHEST, 2 ESSERS, CRIB, TOY CHEST, 3 LAMPS, BLINDS, TH MATS, LAUNDRY BASKETS, LUGGAGE, ILD CAR SEAT, CHRISTMAS TREE, CURTAIN GS, STROLLER, PLAYPEN, LINENS, TV, IPOD, 2, ALARM CLOCK, SATELLITE DISH, DVD AYER, LAPTOP, 2 CELL PHONES, KITCHEN BLE.CHAIRS, DISHES, FLATWARE/KNIVES, 2 AIRS/STOOLS, POTS AND PANS, PATIO RNITURE, 4 CHAIRS/BENCHES, RIDING WNMOWER, LEAF BLOWER, PUSH WNMOWER, WHEELBARROW, WEED EATER		1,347.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	PIC	TURES	J	15.00
6.	Wearing apparel.	CL	OTHING, SHOES, PURSES	J	26.00
7.	Furs and jewelry.		DDING RINGS, 10 RINGS, 10 NECKLACES, 10 ACELETS, 10 SETS OF EARRINGS	J	110.00
				Sub-Tota of this page)	al > 1,518.00

3 continuation sheets attached to the Schedule of Personal Property

In re	JASON KEITH PRIDE,
	JASMINE JANELL PRIDE

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		N		Husband,	Current Value of
	Type of Property	O N E	Description and Location of Property	Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.		O, FIREARMS, BOARD GAMES, STAIR PER, DIGITAL CAMERA, 5 RODS/REELS	J	468.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	_	I LIFE INSURANCE THROUGH ERIE RANCE	J	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2012	TAX REFUND	J	3,466.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			(T)	Sub-Tota of this page)	al > 3,934.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached

In re	JASON KEITH PRIDE,				
	JASMINE JANELL PRIDE				

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	9 \$	006 CHEVROLET TRAILBLAZER(CHASE) DOP: 06/01/2012 1K MILES 257.27-CURRENT SURRENDER	J	10,200.00
		\$ [	007 SUZUKI (POLARIS) 169.00-CURRENT DOP: 01/01/2006 SURRENDER	J	6,710.00
			996 MERCURY SABLE 80K MILES	J	425.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			

Sub-Total > 17,335.00 (Total of this page)

Sheet  $\underline{2}$  of  $\underline{3}$  continuation sheets attached to the Schedule of Personal Property

In re	JASON KEITH PRIDE,
	JASMINE JANELL PRIDE

|--|

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

0.00 Sub-Total > (Total of this page)

22,787.00 Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re

JASON KEITH PRIDE, JASMINE JANELL PRIDE

Case No.

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled un (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (A.	ntor claims a homestead exert mount subject to adjustment on 4/1/ ith respect to cases commenced on the	/16, and every three years thereafte
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property RESIDENCE(OCWEN) 4002 E MAIN STREET MURFREESBORO, TN 37127 DOP:9/30/10 \$617.54-CURRENT DEBTORS MOTHER IS ON DEED REAFFIRM	Tenn. Code Ann. § 26-2-301(f)	25,000.00	82,600.00
Checking, Savings, or Other Financial Accounts, Co	ertificates of Deposit		
CHECKING - REGIONS	Tenn. Code Ann. § 26-2-103	20.00	20.00
Household Goods and Furnishings STOVE, MICROWAVE, REFRIGERATOR, DISHWASHER, WASHER/DRYER, VACUUM, SMALL APPLIANCES, SEWING MACHINE, COUCH, LOVESEAT, RECLINER, COFFEE TABLE, ROCKER, OTTOMAN, END TABLE, TV CART/STAND, BED, 2 NIGHT STANDS, CEDAR/HOPE CHEST, 2 DRESSERS, CRIB, TOY CHEST, 3 LAMPS, BLINDS, BATH MATS, LAUNDRY BASKETS, LUGGAGE, CHILD CAR SEAT, CHRISTMAS TREE, CURTAIN RUGS, STROLLER, PLAYPEN, LINENS, TV, IPOD, PS2, ALARM CLOCK, SATELLITE DISH, DVD PLAYER, LAPTOP, 2 CELL PHONES, KITCHEN TABLE.CHAIRS, DISHES, FLATWARE/KNIVES, 2 CHAIRS/STOOLS, POTS AND PANS, PATIO FURNITURE, 4 CHAIRS/BENCHES, RIDING LAWNMOWER, LEAF BLOWER, PUSH LAWNMOWER, WHEELBARROW, WEED EATER	Tenn. Code Ann. § 26-2-103	1,347.00	1,347.00
Books, Pictures and Other Art Objects; Collectibles PICTURES	Tenn. Code Ann. § 26-2-103	15.00	15.00
Wearing Apparel CLOTHING, SHOES, PURSES	Tenn. Code Ann. § 26-2-104	100%	26.00
<u>Furs and Jewelry</u> WEDDING RINGS, 10 RINGS, 10 NECKLACES, 10 BRACELETS, 10 SETS OF EARRINGS	Tenn. Code Ann. § 26-2-103	110.00	110.00
Firearms and Sports, Photographic and Other Hobb PIANO, FIREARMS, BOARD GAMES, STAIR STEPPER, DIGITAL CAMERA, 5 RODS/REELS	y Equipment Tenn. Code Ann. § 26-2-103	468.00	468.00
Other Liquidated Debts Owing Debtor Including Tax 2012 TAX REFUND	Refund Tenn. Code Ann. § 26-2-103	3,466.00	3,466.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 MERCURY SABLE 180K MILES	Tenn. Code Ann. § 26-2-103	425.00	425.00
Continuation charte-attached to Schoolule of Property	Tota	l: <b>30,877.00</b>	88,477.00

ontinuation sheets attached 365 hedule of Property Glaim of 4726/13 Entered 04/26/13 14:37:30 Desc Main Software Copyright (c) 1996-2013 - CCH INCORPORATED - www.bestcase.cDocument Page 15 of 44

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JASON KEITH PRIDE, **JASMINE JANELL PRIDE** 

**Debtors** 

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME	CO	Hu	sband, Wife, Joint, or Community	CO	N	D	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	N	LLQULDA	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			6/1/12	Т	T E			
CHASE AUTO FINANCE PO BOX 901076 Fort Worth, TX 76101		J	Purchase Money Security 2006 CHEVROLET TRAILBLAZER DOP: 06/01/2012 91K MILES \$257.27-CURRENT SURRENDER		D			
			Value \$ 10,200.00	Ш			10,375.00	175.00
Account No.  OCWEN LOAN SERVICING, LLC ATTN: BANKRUPTCY DEPARTMENT 1661 WORTHINGTON ROAD, SUITE 100 West Palm Beach, FL 33409-6493		J	9/30/10 First Mortgage RESIDENCE 4002 E MAIN STREET MURFREESBORO, TN 37127 DOP:9/30/10 \$617.54-CURRENT REAFFIRM					
			Value \$ <b>82,600.00</b>	Щ			94,282.00	11,682.00
Account No.			1/1/06					
POLARIS PO BOX 5221 Carol Stream, IL 60197		J	Purchase Money Security 2007 SUZUKI \$169.00-CURRENT DOP: 01/01/2006 SURRENDER					
			Value \$ 6,710.00				8,031.00	1,321.00
Account No.			Purchase Money Security					
REGENCY FINANCE\DT MCALL AND SONS 1701 W MAIN STREET STE 111		J	FURNITURE					
Lebanon, TN 37087			Value \$ 0.00				149.00	149.00
continuation sheets attached			S (Total of th	ubto			112,837.00	13,327.00
			(Report on Summary of Sci		otal		112,837.00	13,327.00

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n	re

JASON KEITH PRIDE, JASMINE JANELL PRIDE

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	JASON KEITH PRIDE,		Case No.
	JASMINE JANELL PRIDE		
		Debtors	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ZMOZ-4ZOO	L Q D	SPUTE		AMOUNT OF CLAIM
Account No. <b>2699540-85</b>			LOAN	Т	ΙEΙ			
ASCEND FEDERAL CREDIT UNION PO BOX 1210 Tullahoma, TN 37388		н			D			9,172.00
Account No. 2011-CV-1956			JUDGMENT	П	П	Γ	Ť	
DISCOVER BANK C/O ZWICKER & ASSOCIATES PC 5409 MARYLAND WAY SUITE 333 Brentwood, TN 37027		w						1,087.00
Account No. <b>0548431310</b>			STUDENT LOANS	₩	Н	$\vdash$	+	1,007.00
ED FINANCIAL DEPT 888055 Knoxville, TN 37995-8055		w						8,965.00
Account No. 12-2359675			COLLECTION	Н	Н	Г	†	
FIA CARD SERVICES C/O ASSET ACCEPTANCE LLC PO BOX 1658 Warren, MI 48090-1658		w						1,031.00
				Ļ	Ш	Ļ	+	1,001.00
_1 continuation sheets attached			(Total of t	Subt his p				20,255.00

In re	JASON KEITH PRIDE,	Case No	_
	JASMINE JANELL PRIDE		

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT INGENT	UNLIQUIDATE	SPUTED	AMOUNT OF CLAIM
Account No. <b>H90208</b>			COLLECTION	] ⊤	T		
PATHOLOGIST LABORATORY C/O AFFILIATED CREDITORS INC PO BOX 148240 Nashville, TN 37214-8240		J			E D		76.00
Account No. 3972725			COLLECTION		Т	T	
UNIVERISTY MEDICAL CENTER C/O THE LAW OFFICES OF MITCHELL BLUHM 2222 TEXOMA PARKWAY		w					
SUITE 160							2,086.00
Sherman, TX 75090 Account No.	╁	_		-	⊬	┢	
Account No.							
Account No.	ł						
Account No.	1						
Sheet no1 of _1 sheets attached to Schedule of	1			Subt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,162.00
					Γota		
			(Report on Summary of So				22,417.00

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JASON KEITH PRIDE, **JASMINE JANELL PRIDE** 

**Debtors** 

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re

JASON KEITH PRIDE, **JASMINE JANELL PRIDE** 

Case No.

**Debtors** 

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case No.	

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (	OF DEBTOR AND SPO	OUSE		
	RELATIONSHIP(S):	AGE(S):			
Married	Daughter	7 MC	ONTHS		
Employment:	DEBTOR	1	SPOUSE		
Occupation	CORRECTION OFFICER				
Name of Employer	STATE OF TENNESSEE	STAY AT HOM	ЕМОМ		
How long employed	3 YEARS				
Address of Employer	15TH FLOOR WILLIAM SNODGRASS TOWER Nashville, TN 37243				
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$	2,568.51	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	2,568.51	\$	0.00
4. LESS PAYROLL DEDUC	TIONS				
a. Payroll taxes and soci		\$	367.80	\$	0.00
b. Insurance		\$ <del></del>	153.52	\$ <del></del>	0.00
c. Union dues		\$ <del></del>	0.00	\$ <del></del>	0.00
d. Other (Specify):	ASSURANT	\$ <del></del>	9.63	s —	0.00
(-F2)	LIFE	\$	3.77	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	534.72	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,033.79	\$	0.00
7. Regular income from opera	ation of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	support payments payable to the debtor for the debtor's use	e or that of \$	0.00	\$	0.00
11. Social security or government (Specify):	ment assistance	\$	0.00	\$	0.00
(Specify).		<u>\$</u>	0.00	\$ <del></del>	0.00
12. Pension or retirement inco	ome	<u>\$</u>	0.00	\$	0.00
13. Other monthly income		· <del></del>	<u> </u>		0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	2,033.79	\$	0.00
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line	15)	\$	2,033.7	<b>'</b> 9

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

JASON KEITH PRIDE
In re JASMINE JANELL PRIDE

Case No.		
	-	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	617.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	175.00
b. Water and sewer	\$	30.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	90.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	330.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	23.00
c. Health	\$	0.00
d. Auto	\$	154.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <b>FURNITURE</b>	\$	50.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other PERSONAL HYGIENE	\$	50.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,989.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,033.79
b. Average monthly expenses from Line 18 above	\$	1,989.00
c. Monthly net income (a. minus b.)	\$	44.79

B6J (Official Form 6J) (12/07)

	JASON KEITH PRIDE								
In re	JASMINE JANELL PRIDE								

	JASON KEITH PRIDE			
In re	JASMINE JANELL PRIDE		Case No.	
		<b>-</b>	<u>-</u>	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Detailed Expense Attachment** 

Other	Utility	<b>Expenditures:</b>
-------	---------	----------------------

CELL PHONES	\$ 60.00
DISH	\$ 30.00
Total Other Utility Expenditures	\$ 90.00

# **United States Bankruptcy Court Middle District of Tennessee**

In re	JASON KEITH PRIDE JASMINE JANELL PRIDE			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION</b> C	ONCERN	ING DEBTOR'S SC	HEDULI	ES
	DECLARATION UNDER 1	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	3TOR
	I declare under penalty of perjury to sheets, and that they are true and con				
Date	April 26, 2013	Signature	/s/ JASON KEITH PRIDE	<u> </u>	
			JASON KEITH PRIDE Debtor		
Date	April 26, 2013	Signature	/s/ JASMINE JANELL PRID JOINT Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court Middle District of Tennessee

In re	JASON KEITH PRIDE JASMINE JANELL PRIDE		Case No.	
		Debtor(s)	Chapter	7

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$10,558.78 2013 YTD - HUSBAND

\$41,084.00 2012 \$34,416.00 2011

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
OCWEN LOAN SERVICE

DATES OF
PAYMENTS
FEBRUARY, MARCH, APRIL

AMOUNT PAID \$1,852.62

AMOUNT STILL OWING \$94,282.00

OCWEN LOAN SERVICING, LLC ATTN: BANKRUPTCY DEPARTMENT 1661 WORTHINGTON ROAD, SUITE 100 West Palm Beach, FL 33409-6493

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT
PAID OR
VALUE OF AM
TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None c All debtors: List all no

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Clark & Washington, L.L.C. 237 French Landing Drive Nashville, TN 37228 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 04/26/13

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$50.00 ATTORNEY FEE
\$306.00 FILING FEE

NAME AND ADDRESS OF PAYEE

**CCMS** 4611 OKEECHOBEE BLVD #114□ West Palm Beach, FL 33417

DAVE RAMSEY 1749 MALLORY LANE Nashville, TN 37207

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR

04/26/13

04/26/13

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$23.00 - PRE FILING COUNSELING

**\$22.00 - POST FILING** COUNSELING

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS 626 CARDINAL AVENUE MURFREESBORO, TN 37130**  NAME USED **JASON KEITH PRIDE JASMINE JANELL PRIDE**  DATES OF OCCUPANCY

2006 - 2010

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL.

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE I.AW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

# NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**NAME** 

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b List

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

**ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

g

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 26, 2013	Signature	/s/ JASON KEITH PRIDE	
			JASON KEITH PRIDE	
			Debtor	
Date	April 26, 2013	Signature	/s/ JASMINE JANELL PRIDE	
		Č	JASMINE JANELL PRIDE	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

# **United States Bankruptcy Court**Middle District of Tennessee

In re	JASON KEITH PRIDE JASMINE JANELL PRIDE		Case No.	
		Debtor(s)	Chapter	7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

	, ,	• •
Property No. 1		
Creditor's Name: CHASE AUTO FINANCE		Describe Property Securing Debt: 2006 CHEVROLET TRAILBLAZER DOP: 06/01/2012 91K MILES \$257.27-CURRENT SURRENDER
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
Property No. 2		]
Creditor's Name: OCWEN LOAN SERVICING, LLC		Describe Property Securing Debt: RESIDENCE 4002 E MAIN STREET MURFREESBORO, TN 37127 DOP:9/30/10 \$617.54-CURRENT REAFFIRM
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (check ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt

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Best Case Bankruptcy

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: POLARIS		Describe Property S 2007 SUZUKI \$169.00-CURRENT DOP: 01/01/2006 SURRENDER	ecuring Debt:
Property will be (check one):		I .	
■ Surrendered	☐ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exe	empt
		1	
Property No. 4			
Creditor's Name: REGENCY FINANCEMCALL AND SONS		Describe Property S FURNITURE	ecuring Debt:
Property will be (check one):		l	
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other Freeling		idlian mina 11 US C	\$ 522(5))
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C	. § 322(1)).
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exe	empt
PART B - Personal property subject to unex Attach additional pages if necessary.)	xpired leases. (All three	e columns of Part B mu	st be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

B8 (Form 8) (12/08) Page 3

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date April 26, 2013 Signature /s/ JASON KEITH PRIDE

JASON KEITH PRIDE

Debtor

Date April 26, 2013 Signature /s/ JASMINE JANELL PRIDE

**JASMINE JANELL PRIDE** 

Joint Debtor

# **United States Bankruptcy Court** Middle District of Tennessee

In re	JASON KEITH PRIDE JASMINE JANELL PRIDE		Case No.	
		Debtor(s)	Chapter	7
		Debtoi(s)	Chapter	

		Debtor(s)	Chap	ter <u>7</u>	
	DISCLOSURE OF COMPENSATION	ON OF ATTORNE	Y FOR	DEBTOR(S)	
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I cert compensation paid to me within one year before the filing of the pe be rendered on behalf of the debtor(s) in contemplation of or in con	tition in bankruptcy, or ag	reed to be	paid to me, for services rendered	or to
	For legal services, I have agreed to accept		\$	1,100.00	
	Prior to the filing of this statement I have received		\$	50.00	
	Balance Due		\$	1,050.00	
2.	2. \$ <b>306.00</b> of the filing fee has been paid.				
3.	3. The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	4. The source of compensation to be paid to me is:				
		es paid pursuant to a s I Washington, LLC.	second o	contract should debtor elect t	to
5.	5. I have not agreed to share the above-disclosed compensation w	ith any other person unless	they are	members and associates of my lav	v firm.
	☐ I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the				ı. A
5.	6. In return for the above-disclosed fee, I have agreed to render legal	service for all aspects of the	ie bankruj	otcy case, including:	
	a. [Other provisions as needed]     no limitation except as set forth in paragraph 7 be	elow.			
7.	a. These fees do not include certain costs associcosts, credit counseling costs, and the costs to ob. The contract between the parties does not inc Client is served with an adversary proceeding corepresent Client's best interests until such time a litigate the matter, Client affirmatively declines At Attorney is allowed to withdraw by the Court.	ated with this case. Contain Client's credit related fees for represent mplaint, Attorney shall seither Client informs torney's representation	ient sha port. ing Clie take ap Attorne	nt in adversary proceedings. propriate steps to protect and y that Client does not wish to	lf d
	CERTII	FICATION			
thi	I certify that the foregoing is a complete statement of any agreement this bankruptcy proceeding.	nt or arrangement for paym	ent to me	for representation of the debtor(s	) in
Da	Dated: April 26, 2013	/s/ Brandon Brewer			
		Brandon Brewer 03104			
		Clark & Washington, L 237 French Landing D			
		Nashville, TN 37228		40	
		615-251-9782		19	

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF TENNESSEE

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court Middle District of Tennessee**

-	JASON KEITH PRIDE			
In re	JASMINE JANELL PRIDE		Case No.	
		Debtor(s)	Chapter 7	
		OF NOTICE TO CONSUN 2(b) OF THE BANKRUPT	`	()
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor received and read the attached r	notice, as required by	§ 342(b) of the Bankruptcy
	N KEITH PRIDE INE JANELL PRIDE	X /s/ JASON KE	EITH PRIDE	April 26, 2013
Printed	d Name(s) of Debtor(s)	Signature of D	Debtor	Date
Case N	No. (if known)	X /s/ JASMINE	JANELL PRIDE	April 26, 2013
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# **United States Bankruptcy Court**Middle District of Tennessee

JASMINE JANELL PRIDE		Case No.	
	Debtor(s)	Chapter	7
VE	CRIFICATION OF CREDITOR	R MATRIX	
bove-named Debtors hereby veri	fy that the attached list of creditors is true and	I correct to the best	of their knowledge.
·	Ify that the attached list of creditors is true and	I correct to the best	of their knowledge.
bove-named Debtors hereby veri		l correct to the best	of their knowledge.
·	/s/ JASON KEITH PRIDE	I correct to the best	of their knowledge.
April 26, 2013	/s/ JASON KEITH PRIDE JASON KEITH PRIDE		of their knowledge.
·	/s/ JASON KEITH PRIDE  JASON KEITH PRIDE  Signature of Debtor		of their knowledge.

**JASON KEITH PRIDE** 

JASON KEITH PRIDE 4002 WOODBURY PIKE MURFREESBORO TN 37130

JASMINE JANELL PRIDE 4002 WOODBURY PIKE MURFREESBORO TN 37130

BRANDON BREWER CLARK & WASHINGTON, L.L.C. 237 FRENCH LANDING DRIVE NASHVILLE, TN 37228

ASCEND FEDERAL CREDIT UNION PO BOX 1210 TULLAHOMA TN 37388

CHASE AUTO FINANCE PO BOX 901076 FORT WORTH TX 76101

DISCOVER BANK
C/O ZWICKER & ASSOCIATES PC
5409 MARYLAND WAY
SUITE 333
BRENTWOOD TN 37027

ED FINANCIAL
DEPT 888055
KNOXVILLE TN 37995-8055

FIA CARD SERVICES C/O ASSET ACCEPTANCE LLC PO BOX 1658 WARREN MI 48090-1658

JASMINE YOUNT
C/O WILSON COUNTY GENRAL SESSIONS COURT
115 EAST HIGH STREET
RM 103
LEBANON TN 37087

OCWEN LOAN SERVICING, LLC ATTN: BANKRUPTCY DEPARTMENT 1661 WORTHINGTON ROAD, SUITE 100 WEST PALM BEACH FL 33409-6493 PATHOLOGIST LABORATORY C/O AFFILIATED CREDITORS INC PO BOX 148240 NASHVILLE TN 37214-8240

POLARIS PO BOX 5221 CAROL STREAM IL 60197

REGENCY FINANCE\DT MCALL AND SONS 1701 W MAIN STREET STE 111 LEBANON TN 37087

UNIVERISTY MEDICAL CENTER
C/O THE LAW OFFICES OF MITCHELL BLUHM
2222 TEXOMA PARKWAY
SUITE 160
SHERMAN TX 75090